

**Fill in this information to identify the case:**

Debtor 1 Lewis Edward Ragins

Debtor 2 Christi Michelle Ragins  
(Spouse, if filing)

United States Bankruptcy Court for the : Southern District of Mississippi  
(State)

Case number 23-51587-KMS

**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage  
Servicing

Court claim no. (if known): 10

Last four digits of any number you use to identify the debtors' account: XXXXXX6859

Date of payment change:  
Must be at least 21 days after date of this notice 7/1/2025

New total payment:  
Principal, interest, and escrow, if any \$1,349.76

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtors' escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 632.56

New escrow payment : \$ 625.87

**Part 2: Mortgage Payment Adjustment****2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtors' mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Lewis Edward Ragins**

Case number (if known) 23-51587-KMS

First Name Middle Name Last Name

**Part 4:****Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Charles L. Kennon

Date 05/13/2025

Signature

Print: Charles L. Kennon Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLP

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 725-253-2312

Email Charles.Kennon@mccalla.com

In Re:	Bankruptcy Case No.: 23-51587-KMS
Lewis Edward Ragins	Chapter: 13
Christi Michelle Ragins	Judge: Katharine M. Samson

CERTIFICATE OF SERVICE

I, Charles L. Kennon, of McCalla Raymer Leibert Pierce, LLP, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Lewis Edward Ragins  
15441 Parkwood Dr N  
Gulfport, MS 39503

Christi Michelle Ragins  
15441 Parkwood Dr N  
Gulfport, MS 39503

Thomas Carl Rollins, Jr  
The Rollins Law Firm, PLLC  
PO BOX 13767  
Jackson, MS 39236

*(Served via ECF at trollins@therollinsfirm.com)*

Warren A. Cuntz T1, Jr.  
P. O. Box 3749  
Gulfport, MS 39505-3749

*(Served via ECF Notification)*

United States Trustee  
501 East Court Street  
Suite 6-430  
Jackson, MS 39201

*(Served via ECF at USTPRegion05.JA.ECF@usdoj.gov)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 06/09/2025 By: /s/Charles L. Kennon  
(date) Charles L. Kennon  
Authorized Agent for Creditor



Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603  
For Inquiries: 800-365-7107

LEWIS E RAGINS JR  
15441 Parkwood Dr N  
Gulfport MS 39503

Analysis Date:  
Loan:  
Property Address:  
15441 Parkwood Dr N  
Gulfport, MS 39503

April 02, 2025

### Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jul01, 2025	Prior Esc Pmt	December 01, 2024	Escrow Balance Calculation	
P & I Pmt:			\$723.89	\$723.89	P & I Pmt:	\$723.89	Due Date:	January 01, 2025
Escrow Pmt:			\$632.56	\$625.87	Escrow Pmt:	\$632.56	Escrow Balance:	\$1,693.02
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$3,795.36
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$277.26
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment			\$1,356.45	\$1,349.76	Total Payment	\$1,356.45	Anticipated Escrow Balance:	\$5,211.12

  

Shortage/Overage Information		Effective Jul01, 2025
Upcoming Total Annual Bills		\$7,510.43
Required Cushion		\$1,066.90
Required Starting Balance		\$4,267.59
Escrow Shortage		\$0.00

  

<b>Cushion Calculation:</b> Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,066.90. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,251.74 or 1/6 of the anticipated payment from the account.							
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**\*\* Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.**

This is a statement of actual activity in your escrow account from Dec2024 to June 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,960.62	(4,368.87)
Dec 2024	632.56		1,422.77	1,369.99	* County Tax	1,170.41	(5,738.86)
Dec 2024		604.50	94.71	92.42	* FHA MI	1,075.70	(5,226.78)
Jan 2025	632.56	632.56	94.71	92.42	* FHA MI	1,613.55	(4,686.64)
Feb 2025	632.56	632.56	94.71	92.42	* FHA MI	2,151.40	(4,146.50)
Mar 2025	632.56	632.56	94.71	92.42	* FHA MI	2,689.25	(3,606.36)
Apr 2025	632.56		94.71		* FHA MI	3,227.10	(3,606.36)
May 2025	632.56		94.71		* FHA MI	3,764.95	(3,606.36)
Jun 2025	632.56		94.71		* FHA MI	4,302.80	(3,606.36)
					Anticipated Transactions	4,302.80	(3,606.36)
Apr 2025		P		92.42	FHA MI		(3,698.78)
May 2025		P		92.42	FHA MI		(3,791.20)
Jun 2025		3,795.36 P		92.42	FHA MI		(88.26)
	\$4,427.92	\$6,297.54	\$2,085.74	\$2,016.93			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Shellpoint Mortgage Servicing  
For Inquiries: 800-365-7107

Analysis Date:

April 02, 2025

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

**THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$5,299.38. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$5,299.38, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$5,299.38.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	5,211.12	4,267.59
Jul 2025	625.87	92.42	FHA MI	5,744.57	4,801.04
Aug 2025	625.87	92.42	FHA MI	6,278.02	5,334.49
Sep 2025	625.87	92.42	FHA MI	6,811.47	5,867.94
Oct 2025	625.87	5,031.40	Hazard	2,405.94	1,462.41
Oct 2025		92.42	FHA MI	2,313.52	1,369.99
Nov 2025	625.87	92.42	FHA MI	2,846.97	1,903.44
Dec 2025	625.87	1,369.99	County Tax	2,102.85	1,159.32
Dec 2025		92.42	FHA MI	2,010.43	1,066.90
Jan 2026	625.87	92.42	FHA MI	2,543.88	1,600.35
Feb 2026	625.87	92.42	FHA MI	3,077.33	2,133.80
Mar 2026	625.87	92.42	FHA MI	3,610.78	2,667.25
Apr 2026	625.87	92.42	FHA MI	4,144.23	3,200.70
May 2026	625.87	92.42	FHA MI	4,677.68	3,734.15
Jun 2026	625.87	92.42	FHA MI	5,211.13	4,267.60
	\$7,510.44	\$7,510.43			

**G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.**

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 5,211.12. Your starting balance (escrow balance required) according to this analysis should be \$4,267.59.

We anticipate the total of your coming year bills to be 7,510.43. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment	\$625.87
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$625.87

**Please read the following important notices as they may affect your rights**

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

**Attention Servicemembers and Dependents** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemembers military or other service. Counseling for covered servicemembers is available from Military OneSource(800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

#### Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

Shellpoint Mortgage Servicing  
P.O. Box 10826

Greenville, SC 29603

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

**Our system of record has your preferred language as English**

**If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.**

**Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.**

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas